



US011132594B2

(12) **United States Patent**
Herrington et al.

(10) **Patent No.:** **US 11,132,594 B2**
(45) **Date of Patent:** **Sep. 28, 2021**

(54) **SYSTEMS AND METHODS FOR
PRODUCING NON-STANDARD SHAPED
CARDS**

(71) Applicant: **Capital One Services, LLC**, McLean,
VA (US)

(72) Inventors: **Daniel Herrington**, New York, NY
(US); **Suzanne Parker**, Rhoadesville,
VA (US); **Adrian Garner**, Chesterfield,
VA (US); **Lin Ni Lisa Cheng**, Fresh
Meadows, NY (US)

(73) Assignee: **CAPITAL ONE SERVICES, LLC**,
McLean, VA (US)

(*) Notice: Subject to any disclaimer, the term of this
patent is extended or adjusted under 35
U.S.C. 154(b) by 0 days.

(21) Appl. No.: **16/733,964**

(22) Filed: **Jan. 3, 2020**

(65) **Prior Publication Data**

US 2021/0209435 A1 Jul. 8, 2021

(51) **Int. Cl.**
G06K 19/077 (2006.01)

(52) **U.S. Cl.**
CPC ... **G06K 19/0772** (2013.01); **G06K 19/07722**
(2013.01)

(58) **Field of Classification Search**
CPC G06K 19/0772; G06K 19/07722
USPC 235/492
See application file for complete search history.

(56) **References Cited**

U.S. PATENT DOCUMENTS

4,978,401 A 12/1990 Bonomi
5,080,748 A 1/1992 Bonomi

5,690,331 A 11/1997 Sides
5,923,015 A 7/1999 Hill et al.
6,533,325 B1 3/2003 Steidinger
6,688,529 B1 2/2004 Goade, Sr.
7,048,182 B2 5/2006 Zettler
7,384,003 B1 6/2008 Boyer et al.
7,819,310 B2 10/2010 Lasch et al.
8,204,309 B2 6/2012 Cook et al.
8,613,389 B2 12/2013 Payne
8,973,842 B2 3/2015 Dreyer
9,760,659 B2 9/2017 Eschbach et al.
2002/0137615 A1 9/2002 Shida et al.
2003/0080025 A1 5/2003 Fries
2004/0084518 A1 5/2004 Bretl et al.
2004/0144472 A1 7/2004 Cowie
2005/0058814 A1 3/2005 Crum
2008/0229633 A1 9/2008 Yi
2010/0288833 A1 11/2010 Santos et al.
2014/0196403 A1 7/2014 Stork et al.

(Continued)

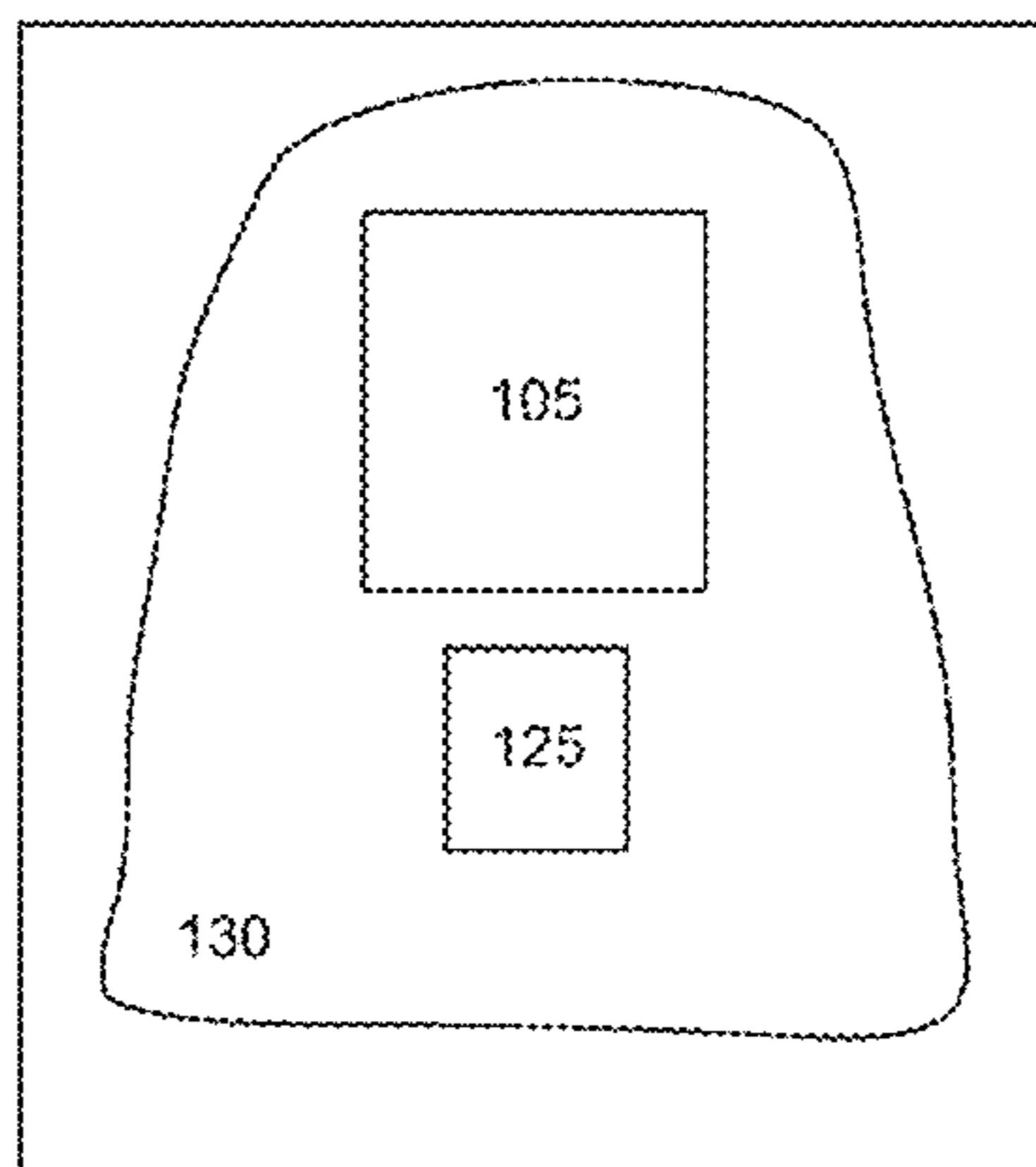
Primary Examiner — Allyson N Trail

(74) *Attorney, Agent, or Firm* — Hunton Andrews Kurth
LLP

(57) **ABSTRACT**

Example embodiments of systems and methods for card production are provided. A card may include processing circuitry including a chip and memory. The card may include one or more antennas in communication with the chip. The card may include a first layer of material aligned within a perimeter of the card via laminate encapsulation. The first layer of material may comprise a non-rectangular shape. The first layer of material may be offset with a shape of the card. The first layer of material may be in communication with the chip. The first layer of material may comprise at least one selected from the group of steel, tungsten, titanium, or any combination thereof. The card may be compliant with one or more form factors.

19 Claims, 6 Drawing Sheets



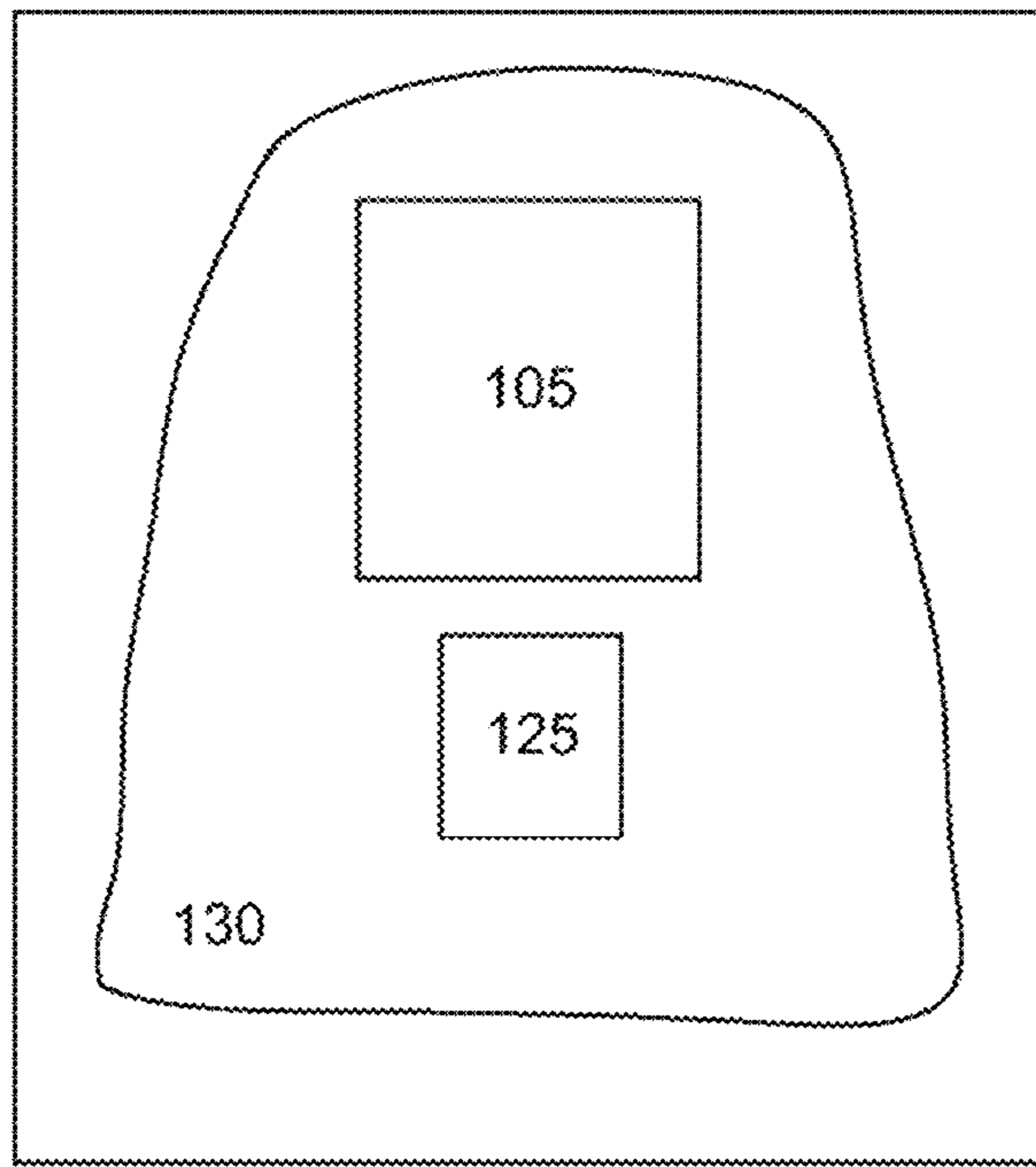
(56)

References Cited

U.S. PATENT DOCUMENTS

2016/0328479 A1 11/2016 Zellner et al.
2017/0109622 A1 4/2017 Cepass et al.
2017/0364781 A1 12/2017 Mosteller
2018/0018479 A1 1/2018 Tang
2019/0114526 A1* 4/2019 Finn G06K 19/07783
2019/0114529 A1* 4/2019 Ng G06N 3/04
2019/0200446 A1* 6/2019 Long G06F 1/203
2020/0000190 A1* 1/2020 Grafilo A45C 11/182
2020/0005114 A1* 1/2020 Finn G06K 19/07794
2020/0151534 A1* 5/2020 Lotya G06K 19/07718

* cited by examiner



100

FIG. 1A

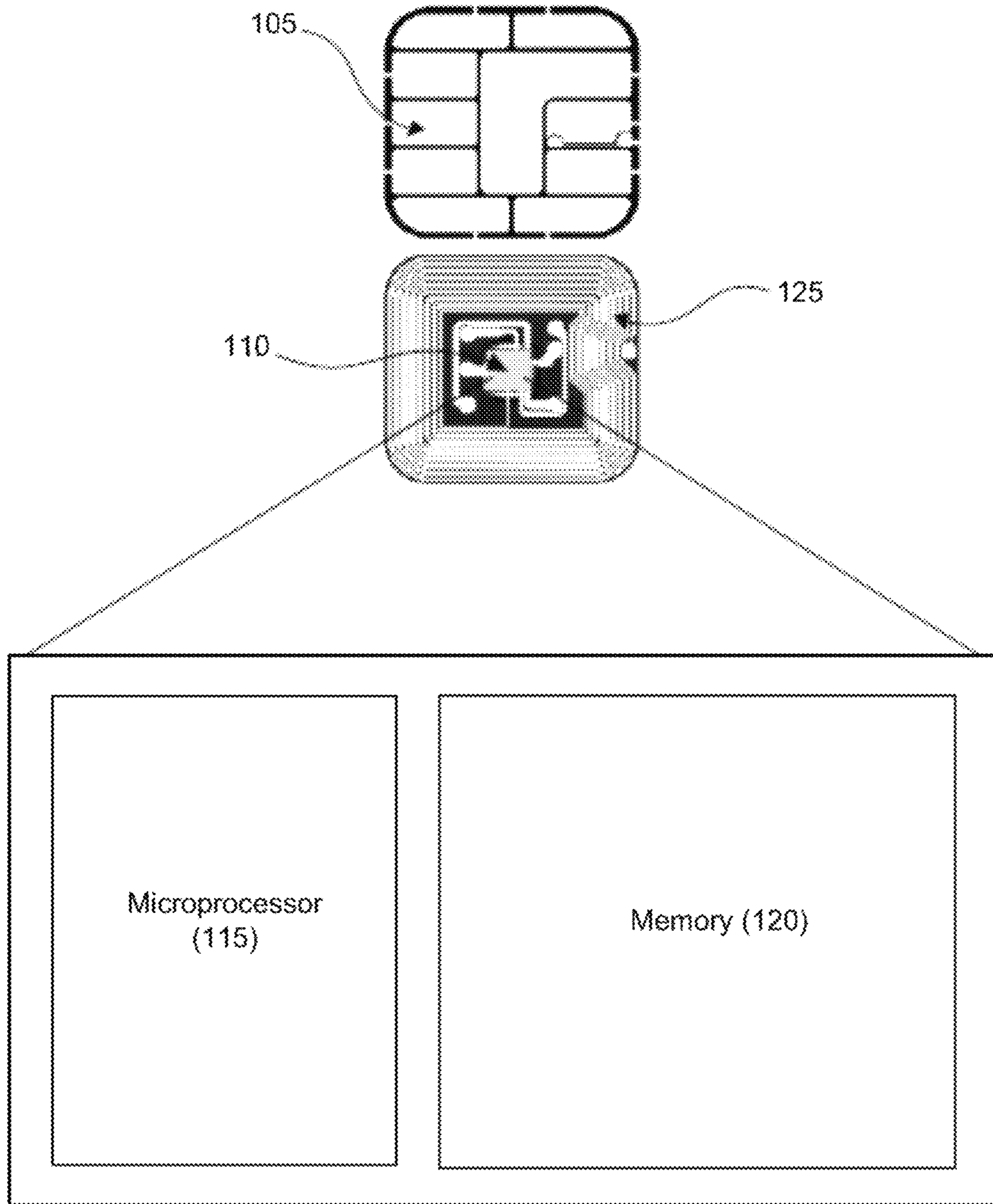
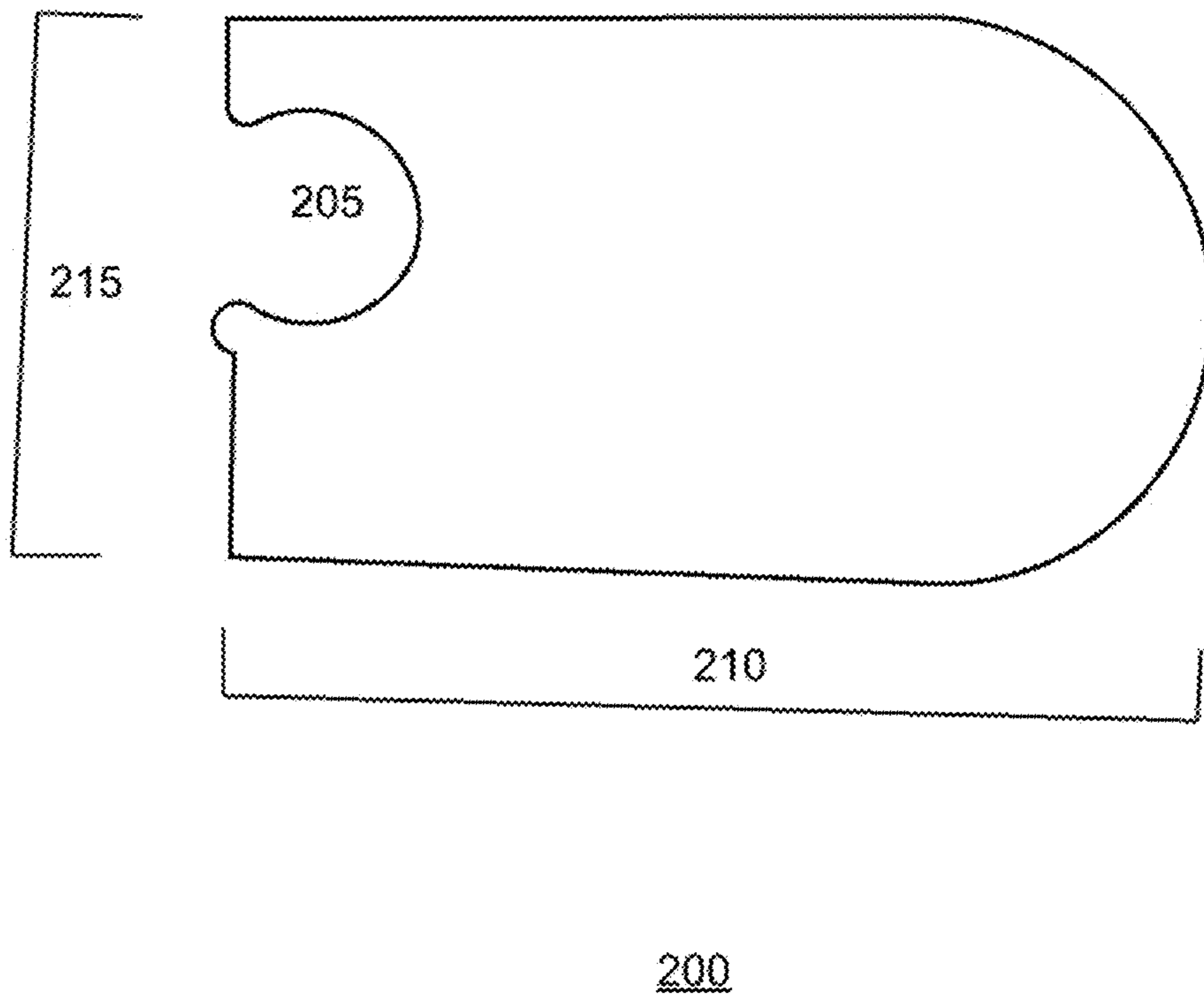


FIG. 1B



200
FIG. 2

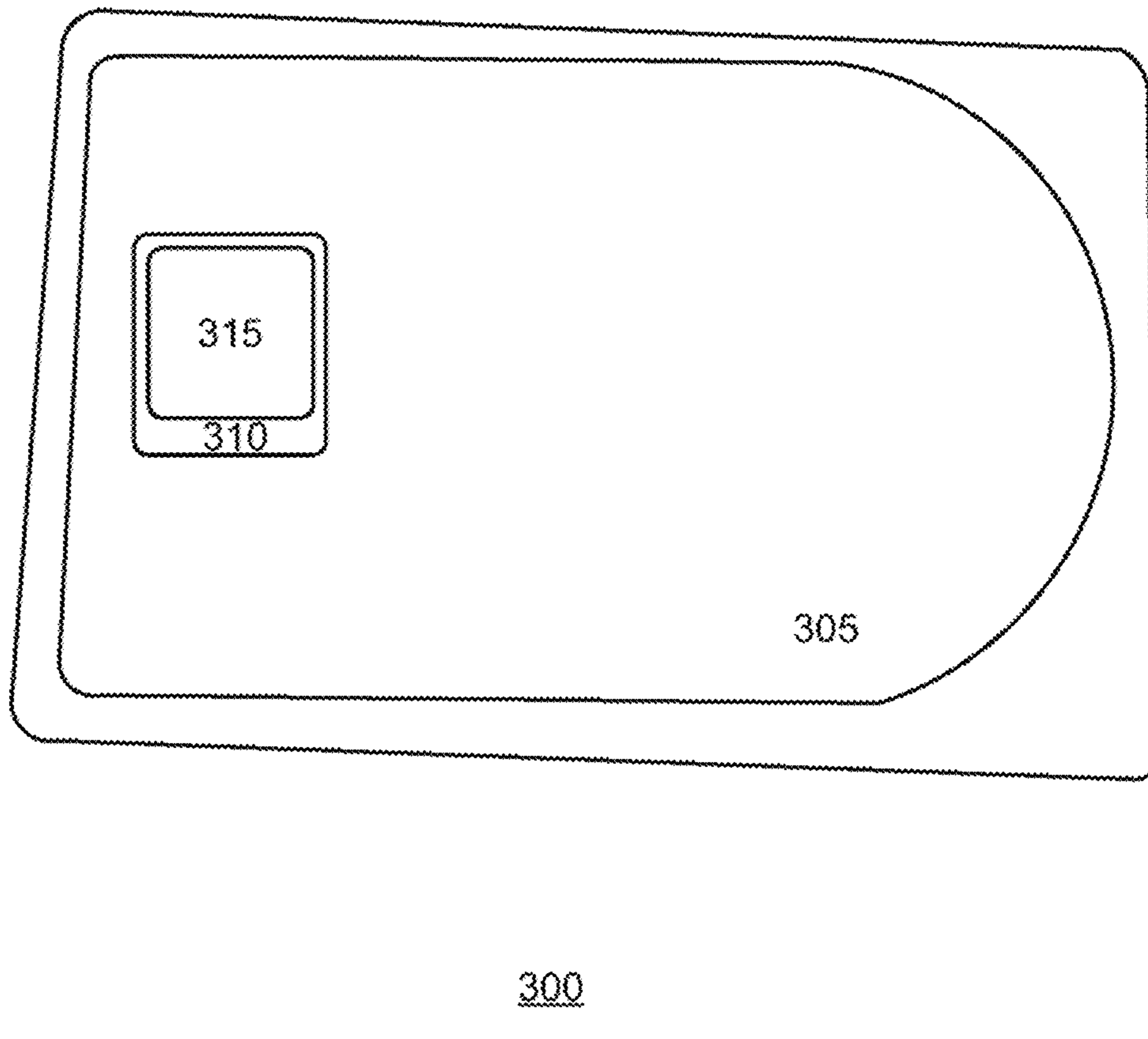


FIG. 3

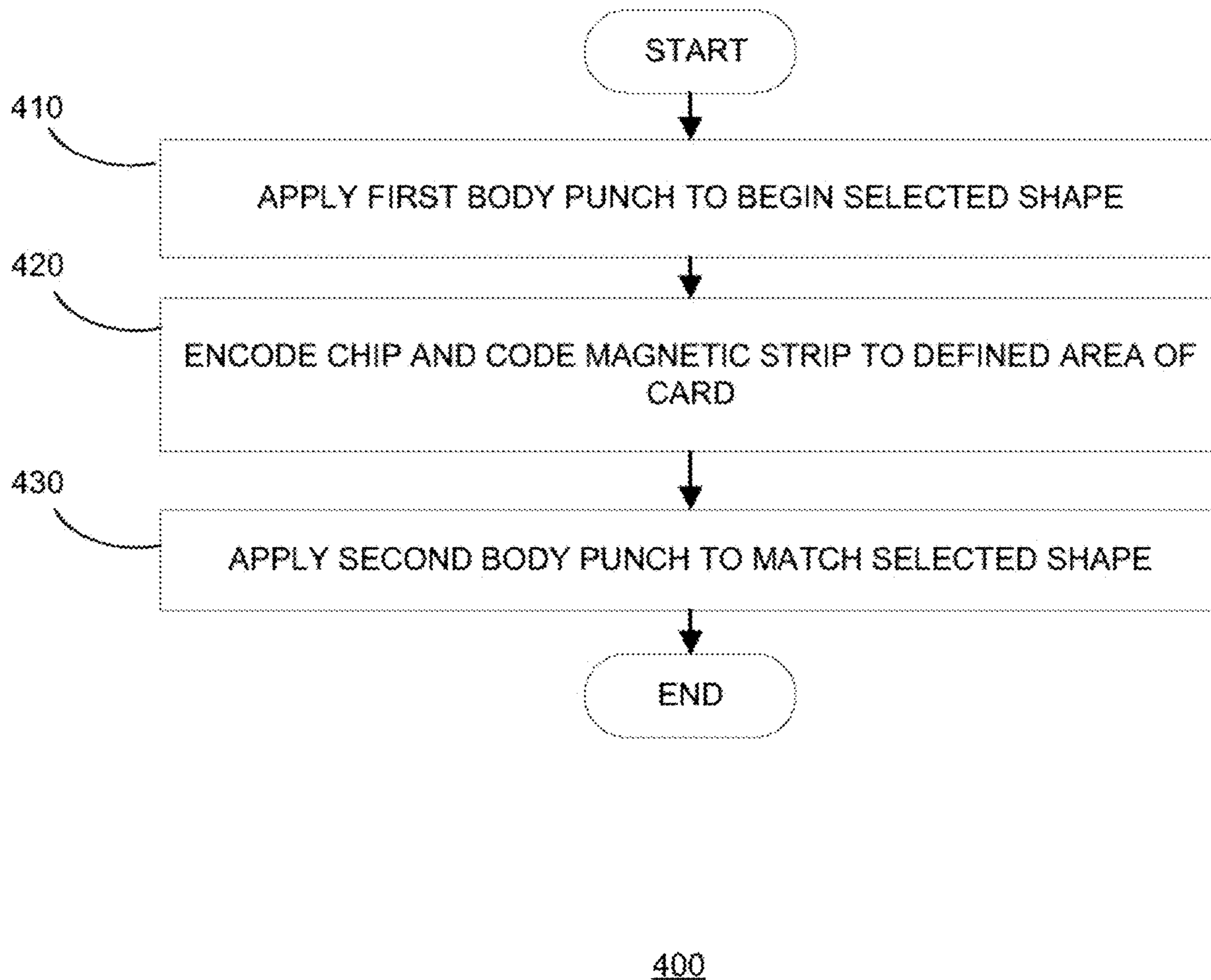
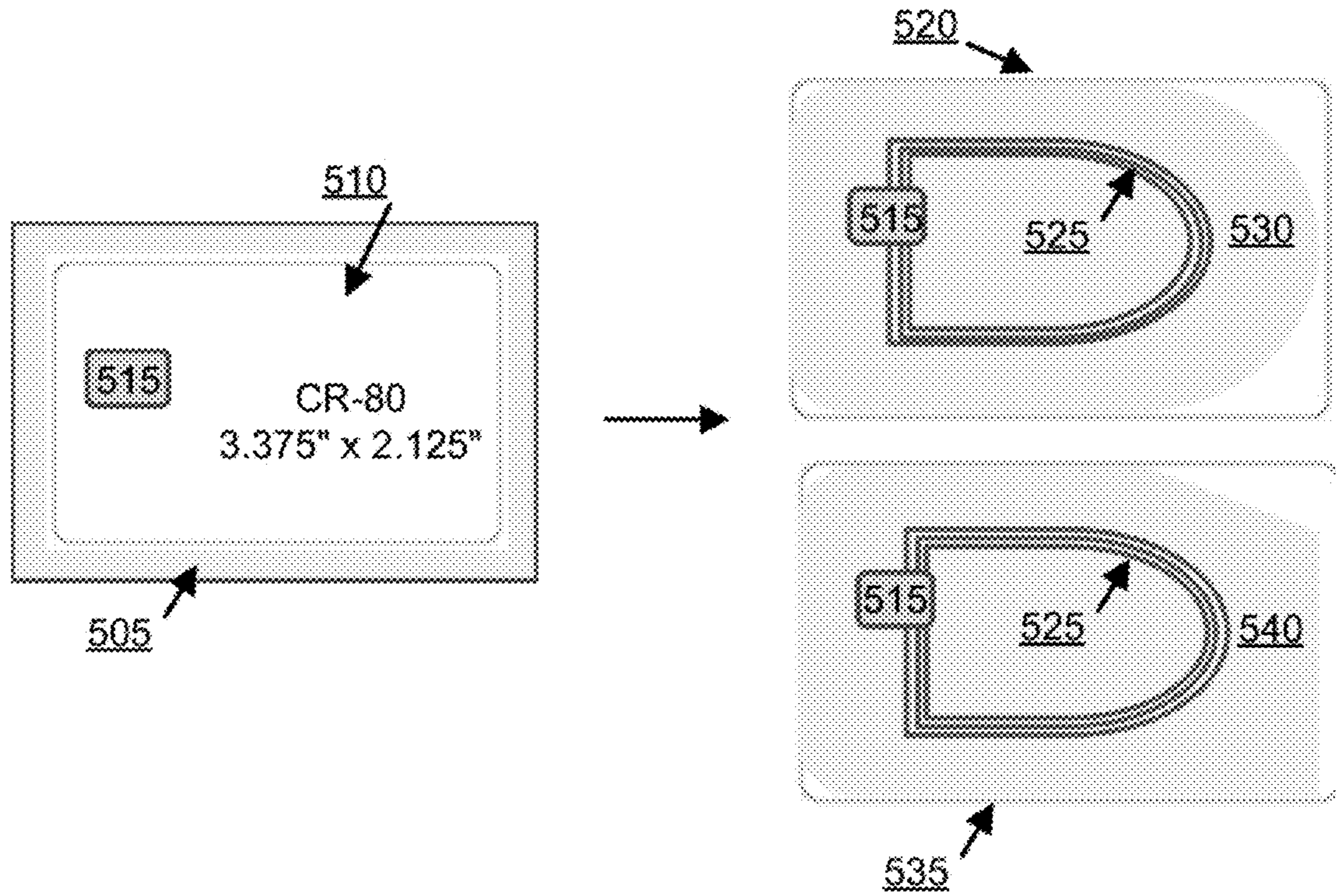


FIG. 4



500

FIG. 5

1
**SYSTEMS AND METHODS FOR
 PRODUCING NON-STANDARD SHAPED
 CARDS**

FIELD OF THE INVENTION

The present disclosure relates to the production of cards, and more particularly, to systems and methods for producing non-standard shaped cards.

BACKGROUND

Many cards, such as credit cards and debit cards, are producing using a CR80 (rectangular) form factor. Accordingly, many or all high throughput machines for putting user information on the cards are set up to run rectangular shapes. When working with other shapes, these machines must be custom build or modified, which can increase costs and delay production while reducing the incentive to develop new and varied card designs.

These and other deficiencies exist. Accordingly, there is a need to provide users with an appropriate solution that overcomes these deficiencies and promotes the development of new card designs while reducing development and production costs.

SUMMARY

Aspects of the disclosed technology include systems and methods for out-of-band authenticity verification of mobile applications.

Embodiments of the present disclosure provide a card, comprising: processing circuitry including a chip and memory. The card may include one or more antennas in communication with the chip. The card may include a first layer of material aligned within a perimeter of the card via laminate encapsulation. The first layer of material may comprise a non-rectangular shape. The first layer of material may be offset with a shape of the card. The first layer of material may be in communication with the chip. The first layer of material may comprise at least one selected from the group of steel, tungsten, titanium or any combination thereof. The card may be compliant with one or more form factors.

Embodiments of the present disclosure provide a method for producing a card, comprising: producing one or more cards, the one or more cards comprising a non-rectangular shape; personalizing the one or more cards; and customizing a shape of a slug for laminate encapsulation after the personalization of the one or more cards, wherein the shape comprises a non-rectangular shape, and wherein the shape is arranged such that the slug is disposed within a boundary of the one or more cards.

Further features of the disclosed design, and the advantages offered thereby, are explained in greater detail hereinafter with reference to specific example embodiments illustrated in the accompanying drawings.

BRIEF DESCRIPTION OF THE DRAWINGS

FIG. 1A is a diagram of a card according to an example embodiment.

FIG. 1B is a diagram of a card according to an example embodiment.

FIG. 2 is a diagram of a layer of material according to an example embodiment.

2

FIG. 3 is a diagram of a card according to another example embodiment.

FIG. 4 is a method illustrating a sequence for producing a card according to an example embodiment.

FIG. 5 is a diagram of a card subject to body punching according to an example embodiment.

DETAILED DESCRIPTION OF EXAMPLE
 EMBODIMENTS

The following description of embodiments provides non-limiting representative examples referencing numerals to particularly describe features and teachings of different aspects of the invention. The embodiments described should be recognized as capable of implementation separately, or in combination, with other embodiments from the description of the embodiments. A person of ordinary skill in the art reviewing the description of embodiments should be able to learn and understand the different described aspects of the invention. The description of embodiments should facilitate understanding of the invention to such an extent that other implementations, not specifically covered but within the knowledge of a person of skill in the art having read the description of embodiments, would be understood to be consistent with an application of the invention.

As further described herein, systems and methods may utilize non-rectangular slugs while maintaining a form factor through the end of personalization so that they may be punched into shape at the very end and thus do not require modification to existing machinery.

FIG. 1A illustrates a card according to an example embodiment. As further discussed below, card **100** may include contact pad **105**, one or more antennas **125**, and a first layer of material **130**. Although FIG. 1A illustrates single instances of the components, card **100** may include any number of components.

As illustrated in FIG. 1B, the card **100** may also include a contact pad **105**, which may include processing circuitry **110** for storing and processing information, including a chip or processor **115** and a memory **120**. The contact pad **105** may be configured to establish contact with another communication device, such as a user device, smart phone, laptop, desktop, or tablet computer. The card **100** may also include processing circuitry, antenna and other components not shown in FIG. 1A. These components may be located behind the contact pad **105**. The card **100** may also include one or more magnetic strips or tapes, which may be located on one or more surfaces of the card **100**. In some examples, the one or more magnetic strips or tapes may be located on the front of the card **100** and in other examples, the one or more magnetic strips or tapes may be located on the back of the card **100**.

It is understood that the processing circuitry **110** may contain additional components, including processors, memories, error and parity/CRC checkers, data encoders, anticollision algorithms, controllers, command decoders, security primitives and tamperproofing hardware, as necessary to perform the functions described herein.

The memory **120** may be a read-only memory, write-once read-multiple memory or read/write memory, e.g., RAM, ROM, and EEPROM, and the card **100** may include one or more of these memories. A read-only memory may be factory programmable as read-only or one-time programmable. One-time programmability provides the opportunity to write once then read many times. A write once/read-multiple memory may be programmed at a point in time after the memory chip has left the factory. Once the memory

is programmed, it may not be rewritten, but it may be read many times. A read/write memory may be programmed and re-programmed many times after leaving the factory. It may also be read many times.

The processor and memory elements of the foregoing exemplary embodiments are described with reference to the contact pad, but the present disclosure is not limited thereto. It is understood that these elements may be implemented outside of the contact pad **105** or entirely separate from it, or as further elements in addition to processor **115** and memory **120** elements located within the contact pad **105**.

In some examples, the card **100** may comprise one or more antennas **125**. The one or more antennas **125** may be placed within the card **100** and around the processing circuitry **110** of the contact pad **105**. For example, the one or more antennas **125** may be integral with the processing circuitry **110** and the one or more antennas **125** may be used with an external booster coil. As another example, the one or more antennas **125** may be external to the contact pad **105** and the processing circuitry **110**.

In an embodiment, the coil of card **100** may act as the secondary of an air core transformer. The terminal may communicate with the card **100** by cutting power or amplitude modulation. The card **100** may infer the data transmitted from the terminal using the gaps in the card's power connection, which may be functionally maintained through one or more capacitors. The card **100** may communicate back by switching a load on the card's coil or load modulation. Load modulation may be detected in the terminal's coil through interference.

As explained above, the card **100** may be built on a software platform operable on smart cards or other devices having limited memory, such as JavaCard, and one or more or more applications or applets may be securely executed.

Referring back to FIG. **1A**, the card **100** may comprise a contactless card. By way of non-limiting examples, the card **100** may comprise at least one selected from the group of credit card, debit card, gift card, identification card, government card, and transportation card. The card **100** may be in compliance with one or more form factors, including but not limited to CR80 and CR100. It is understood that the card **100** is not limited to a contactless card, and that contact-based or other cards are included within the present disclosure. It is further understood that the present disclosure is not limited to a certain type of card, such as a payment card or an identification card, and the present disclosure includes any type of card.

The first layer of material **130** may comprise a slug. For example, the first layer of material **130** may be aligned within a perimeter of the card **100**. In some examples, the first layer of material **130** may comprise a predetermined shape. In some examples, the predetermined shape may comprise one or more apertures configured to house contact pad **105**. The predetermined shape may comprise any shape, including a non-rectangular shape.

The non-rectangular shape of the first layer of material **130** may comprise one or more portions, such as edges, sides, and/or corners. For example, any one of the one or more portions may be curved. By way of non-limiting examples, the non-rectangular shape may comprise a circular shape, an oval shape, an elliptical shape, a trapezoidal shape, a horseshoe shape, a bullet shape, a door knob shape, or any other shape. The first layer of material **130** may comprise at least one selected from the group of steel, tungsten, titanium, and/or any combination thereof.

The first layer of material **130** may be disposed within the card via laminate encapsulation after personalization of the

card **100**. In some examples, personalization of the card **100** may include encoding data, card embossing, and printing data onto a card that is specific to an account or user. Without limitation, personalization may further encompass the addition of one or more images, and/or one or more patterns, which may be based on user preference. Personalization may provide the benefit of distinguishing the card **100** from other cards and the benefit of providing additional security. In some examples, the one or more images may comprise at least one selected from the group of a picture of the user, a picture chosen by the user, a logo, and a security image. In some examples, the one or more patterns may include at least one selected from the group of a pattern chosen by the user, a computer generated pattern, and a randomly generated pattern. The first layer of material **130** may be offset with a shape of the card **100**. For example, the first layer of material **130** may not be used all the way to the edge of the card **100**, and thus may fall within a perimeter of the card **100**. The first layer of material **130** may be in communication with the chip **115** to facilitate contact transactions and/or contactless transactions.

The first layer of material **130** may comprise a weight of about 16.3 grams. In some examples, a weight of the first layer of material **130** may exceed a weight of the plastic material contents of the card **100**. In some examples, the weight of the plastic material contents of the card **100** may be less than three grams. By way of example, the first layer of material **130** may comprise a length dimension of at least three inches, and a height dimension of at least 1.5 inches.

FIG. **2** is a diagram of a layer of material **200** of a card according to an example embodiment. In some examples, the layer of material **200** may be the same or similar as layer of material **130** of FIG. **1A**.

The first layer of material **200** may comprise a slug. For example, the first layer of material **200** may be aligned within a perimeter of a card, similar to that of card **100**. In some examples, the first layer of material **200** may comprise a predetermined shape. In some examples, the predetermined shape may comprise one or more apertures **205** configured to house a contact pad, similar to contact pad **105**. The predetermined shape may comprise any shape, including a non-rectangular shape.

The non-rectangular shape of the first layer of material **200** may comprise one or more portions, such as edges, sides, and/or corners. For example, any one of the one or more portions may be curved. By way of non-limiting examples, the non-rectangular shape may comprise a circular shape, an oval shape, an elliptical shape, a trapezoidal shape, a horseshoe shape, a bullet shape, a door knob shape, or any other shape. The first layer of material **200** may comprise at least one selected from the group of steel, tungsten, tungsten, titanium, and/or any combination thereof.

The first layer of material **200** may be disposed within the card via laminate encapsulation after personalization of the card. In some examples, personalization of the card may include encoding data, card embossing, and printing data onto a card that is specific to an account or user. Without limitation, personalization may further encompass the addition of one or more images, one or more patterns, which may be based on user preference. Personalization may provide the benefit of distinguishing the card **100** from other cards and the benefit of providing additional security. In some examples, the one or more images may comprise at least one selected from the group of a picture of the user, a picture chosen by the user, a logo, and a security image. In some examples, the one or more patterns may include at least one

5

selected from the group of a pattern chosen by the user, a computer generated pattern, and a randomly generated pattern. The first layer of material **200** may be in communication with a chip, similar to that of chip **115**, to facilitate contact transactions and/or contactless transactions.

The first layer of material **200** may comprise a weight of about 16.3 grams. In some examples, a weight of the first layer of material **200** may exceed a weight of the plastic material contents of the card. By way of example, the first layer of material **200** may comprise a length dimension **210** of at least three inches, and a height dimension **215** of at least 1.5 inches.

FIG. **3** is a diagram of a card **300** according to another example embodiment. The card **300** may include a layer of material **305**. In some examples, the layer of material **305** may be the same or similar as layer of material **130** of FIG. **1A** and **200** of FIG. **2**.

The first layer of material **305** may comprise a slug. For example, the first layer of material **305** may be aligned within a perimeter of a card **300**, similar to that of card **100**. In some examples, the first layer of material **305** may comprise a predetermined shape. In some examples, the predetermined shape may comprise one or more apertures **310**. In some examples, aperture **310** may be configured to house contact pad or placement of chip **315**. The predetermined shape may comprise any shape, including a non-rectangular shape.

The non-rectangular shape of the first layer of material **305** may comprise one or more portions, such as edges, sides, and/or corners. For example, any one of the one or more portions may be curved. By way of non-limiting examples, the non-rectangular shape may comprise a circular shape, an oval shape, an elliptical shape, a trapezoidal shape, a horseshoe shape, a bullet shape, a door knob shape, or any other shape. The first layer of material **305** may comprise at least one selected from the group of steel, tungsten, titanium, and any combination thereof.

The first layer of material **305** may be disposed within the card **300** via laminate encapsulation after personalization of the card **300**. In some examples, personalization of the card **300** may include encoding data, card embossing, and printing data onto a card that is specific to an account or user. Without limitation, personalization may further encompass the addition of one or more images, one or more patterns, which may be based on user preference. Personalization may provide the benefit of distinguishing the card **100** from other cards and the benefit of providing additional security. In some examples, the one or more images may comprise at least one selected from the group of a picture of the user, a picture chosen by the user, a logo, and a security image. In some examples, the one or more patterns may include at least one selected from the group of a pattern chosen by the user, a computer generated pattern, and a randomly generated pattern. The first layer of material **305** may be offset with a shape of the card **300**. For example, the first layer of material **305** may not be used all the way to the edge of the card **300**, and thus may fall within a perimeter of the card **300**. The first layer of material **305** may be in communication with a chip **315** disposed in aperture **310**, similar to that of chip **115**, to facilitate contact transactions and/or contactless transactions.

The first layer of material **305** may comprise a weight of about 16.3 grams. In some examples, a weight of the first layer of material **305** may exceed a weight of the plastic material contents of the card **300**. In some examples, the weight of the plastic material contents of the card **300** may be less than three grams.

6

FIG. **4** illustrates a method **400** for producing a card according to an example embodiment. The card may reference same or similar components as card **100** of FIG. **1A**, FIG. **1B**, FIG. **2**, and FIG. **3** as described above.

At block **410**, the method may include a first body punching step. The first body punching may include yield a partially finished card to begin a selected shape. As explained above, the selected shape may comprise a non-standard shape or the predetermined shape. In some examples, the first body punching may return a card that includes a plurality of dimensions exceeding that of CR80. For example, the plurality of dimensions may comprise a width dimension and a length dimension. Thus, the card may include a width and a length that are both greater than that of CR80, thereby distinguishing from CR80. In addition, the card may be comprise the same thickness to that of CR80. In some examples, the first body punching may be performed after a first set of processes. For example, the first set of processes may include but not be limited to plate making and sheet printing, sheet collation, lamination, sheet striping, hot stamping, and chip module milling and implanting, and any combination thereof. It is understood that the first body punching may occur after any one or combination of the first set of processes.

At block **420**, the method may include a chip and coding step. For example, coding may be used on a magnetic strip of the card. In some examples, a defined compressed code area may be used, such that a coding within a defined area of the card associated with the shape is used. The chip and magnetic strip coding may be performed after the first body punching and prior the second body punching.

At block **430**, the method may include a second body punching step. The second body punching step may yield a smaller size card than that of CR80, and also include the same thickness of CR80. The second body punching may be paired with one or more punching modules and match the selected shape. The selected shape may comprise a non-standard shape or the predetermined shape, as previously described above. In some examples, the non-standard shape or the predetermined shape may be programmed as part of a card selection process when a user applies for the card. Moreover, the card may include an antenna configured for the non-standard shape or the predetermined shape of the second body punching step. In some examples, the second body punching may be performed prior to a pairing process in which the card may be brought to the one or more punching modules for the finished shape personalization. In some examples, the second body punching may be performed after a second set of processes. In some examples, the second set of processes may include one or more of the first body punching, chip and magnetic strip coding, and marking by laser engraving. It is understood that the second body punching may occur after any one or combination of the second set of processes.

FIG. **5** is a diagram **500** of a card subject to body punching according to an example embodiment. FIG. **5** may reference same or similar components as card **100** of FIG. **1A**, FIG. **1B**, FIG. **2**, FIG. **3**, and FIG. **4**, as described above.

Card **505** may include a chip **515**. In some examples, card **505** may be same or similar to card **100**. Chip **515** may be same or similar to chip **115**. Card **505** may be subject to application of a first body punching step. The first body punching may include yield a partially finished card to begin a selected shape. As explained above, the selected shape may comprise a non-standard shape or the predetermined shape. In some examples, the first body punching may return a card that includes a plurality of dimensions exceeding that

of a form factor **510**, such as CR80. For example, the plurality of dimensions may comprise a width dimension and a length dimension. Thus, the card may include a width and a length that are both greater than that of CR80, thereby distinguishing from CR80. In addition, the card **505** may be 5 comprise the same thickness to that of CR80. In some examples, the first body punching may be performed after a first set of processes. For example, the first set of processes may include but not be limited to plate making and sheet printing, sheet collation, lamination, sheet striping, hot 10 stamping, and chip module milling and implanting, and any combination thereof. It is understood that the first body punching may occur after any one or combination of the first set of processes.

In some examples, coding may be used on a magnetic strip of the card **505**. In some examples, a defined compressed code area may be used, such that a coding within a defined area of the card **505** associated with the shape is used. The chip and magnetic strip coding may be performed after the first body punching and prior a second body 20 punching.

The second body punching step may yield a smaller size card, such as card **520** or card **535**, than that of form factor **510**, and also include the same thickness of form factor **510**. The second body punching may be paired with one or more 25 punching modules and match the selected shape. The selected shape may comprise a non-standard shape or the predetermined shape **530**, **540**, as previously described above. In some examples, the non-standard shape or the predetermined shape **530**, **540** may be programmed as part of a card selection process when a user applies for the card **505**. In one example, card **520** may include shape **530** which may comprise a non-rectangular shape, such as horseshoe shape or a bullet shape or the like, similar to slug **130**. In another example, card **535** may include shape **540** which 35 may comprise another non-rectangular shape of slug, similar to slug **130**. In either example, shape **530**, **540** may comprise one or more rounded corners and/or one or more non-rounded corners, or any combination thereof. In addition, it is understood that any other shapes may be used.

Moreover, the card **505** may include an antenna **525** configured for the non-standard shape or the predetermined shape **530**, **540** of the second body punching step. In some examples, the second body punching may be performed prior to a pairing process in which the card **505** may be 45 brought to the one or more punching modules for the finished shape personalization. In some examples, the second body punching may be performed after a second set of processes. In some examples, the second set of processes may include one or more of the first body punching, chip and magnetic strip coding, and marking by laser engraving. It is understood that the second body punching may occur after any one or combination of the second set of processes.

The present disclosure includes one or more shaped cards, including but not limited to square, elliptical, non-rectangular, rectangular, triangular, or any other shaped cards. In some examples, the card may comprise a contactless card or a contact-based card. By way of non-limiting examples, the card may be at least one selected from the group of credit 55 card, debit card, gift card, identification card, government card, loyalty program card, and transportation card. In some examples, the card may be compliant with one or more form factors, including but not limited to CR80 and CR100, however, it is understood that non-compliant cards are within the scope of the present disclosure.

Throughout the specification and the claims, the following terms take at least the meanings explicitly associated

herein, unless the context clearly dictates otherwise. The term "or" is intended to mean an inclusive "or." Further, the terms "a," "an," and "the" are intended to mean one or more unless specified otherwise or clear from the context to be 5 directed to a singular form.

In this description, numerous specific details have been set forth. It is to be understood, however, that implementations of the disclosed technology may be practiced without these specific details. In other instances, well-known methods, structures and techniques have not been shown in detail 10 in order not to obscure an understanding of this description. References to "some examples," "other examples," "one example," "an example," "various examples," "one embodiment," "an embodiment," "some embodiments," "example embodiment," "various embodiments," "one implementation," "an implementation," "example implementation," "various implementations," "some implementations," etc., indicate that the implementation(s) of the disclosed technology so described may include a particular feature, structure, 15 or characteristic, but not every implementation necessarily includes the particular feature, structure, or characteristic. Further, repeated use of the phrases "in one example," "in one embodiment," or "in one implementation" does not necessarily refer to the same example, embodiment, or implementation, although it may.

As used herein, unless otherwise specified the use of the ordinal adjectives "first," "second," "third," etc., to describe a common object, merely indicate that different instances of like objects are being referred to, and are not intended to 20 imply that the objects so described must be in a given sequence, either temporally, spatially, in ranking, or in any other manner.

While certain implementations of the disclosed technology have been described in connection with what is presently considered to be the most practical and various implementations, it is to be understood that the disclosed technology is not to be limited to the disclosed implementations, but on the contrary, is intended to cover various modifications and equivalent arrangements included within 25 the scope of the appended claims. Although specific terms are employed herein, they are used in a generic and descriptive sense only and not for purposes of limitation.

This written description uses examples to disclose certain implementations of the disclosed technology, including the best mode, and also to enable any person skilled in the art to practice certain implementations of the disclosed technology, including making and using any devices or systems and performing any incorporated methods. The patentable scope of certain implementations of the disclosed technology is defined in the claims, and may include other examples 30 that occur to those skilled in the art. Such other examples are intended to be within the scope of the claims if they have structural elements that do not differ from the literal language of the claims, or if they include equivalent structural elements with insubstantial differences from the literal language of the claims.

What is claimed is:

1. A method, comprising:

producing one or more cards, the one or more cards comprising a first shape, the first shape including a non-rectangular shape;

personalizing the one or more cards; and

customizing a second shape of a slug for laminate encapsulation after completion of the personalization of the one or more cards,

wherein the second shape comprises a non-rectangular shape,

9

wherein the second shape is arranged such that the slug is disposed within a boundary of the one or more cards, and

wherein the slug is offset with the first shape of the one or more cards.

2. The method of claim 1, wherein the second shape is a predetermined shape.

3. The method of claim 2, wherein the predetermined shape comprises one or more apertures configured to house a contact pad.

4. The method of claim 1, wherein the second shape comprises one or more rounded edges.

5. The method of claim 1, wherein the slug comprises at least one selected from the group of steel, tungsten, and titanium.

6. The method of claim 1, wherein the one or more cards comprises at least one selected from the group of credit cards, debit cards, gift cards, identification cards, and transportation cards.

7. The method of claim 1, wherein the second shape comprises at least one selected from the group of a horse-shoe shape, a bullet shape, and a door knob shape.

8. The method of claim 1, wherein the one or more cards are compliant with one or more form factors.

9. The method of claim 8, wherein the one or more cards are CR100 compliant.

10. A card, comprising:

processing circuitry including a chip and memory;
one or more antennas in communication with the chip;
and

a first layer of material aligned within a perimeter of the card via laminate encapsulation, the first layer of material comprising a first shape, the first shape including a non-rectangular shape, wherein:

the first layer of material is offset with a second shape of the card,

the first layer of material is in communication with the chip,

10

the first layer of material comprises at least one selected from the group of steel, tungsten, titanium, and any combination thereof, and

the card is compliant with one or more form factors.

11. The card of claim 10, wherein the first layer of material is disposed within the card via laminate encapsulation after personalization of the card.

12. The card of claim 10, wherein the first layer of material comprises one or more apertures.

13. The card of claim 12, wherein the one or more apertures are configured to house a contact pad.

14. The card of claim 10, wherein the card is at least one selected from the group of a credit card, a debit card, a gift card, an identification card, and a transportation card.

15. The card of claim 10, wherein the first layer of material weighs about 16.3 grams.

16. The card of claim 10, wherein a weight of the first layer of material exceeds a weight of plastic material of the card.

17. The card of claim 10, wherein the weight of the plastic material of the card is less than three grams.

18. The card of claim 10, wherein the first layer of material comprises a length dimension of at least 3 inches and a height dimension of at least 1.5 inches.

19. A method, comprising:

applying a first body punch to a card so as to begin a predetermined shape,

wherein the predetermined shape comprises a non-rectangular shape, and

wherein one or more dimensions of the card exceed one or more dimensions of a form factor;

coding a chip and magnetic strip including a defined area of the card; and

applying a second body punch to the card so as to align an antenna with the predetermined shape,

wherein a size of the card is smaller than a size associated with the form factor.

* * * * *